

Table of Benefits

1st Euro Corporate Group Schemes

Indigo Expat: Core Plan

Core Plan Benefits	Indigo Expat
Maximum plan benefit	€1,500,000/£1,100,000/ \$2,125,000/ CHF1,650,000
In-patient benefits¹ - please refer to note 2 for more information on Treatment Guarantee	
Hospital accommodation ¹	Private room, max. €300/£220/\$420/CHF330 per day Full refund for semi-private room Full refund
Intensive care ¹	Full refund
Prescription drugs and materials ¹ (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund
Surgical fees, including anaesthesia and theatre charges ¹	Full refund
Physician and therapist fees ¹ (in-patient and day-care treatment only)	Full refund
Surgical appliances and materials ¹	Full refund
Diagnostic tests ¹ (in-patient and day-care treatment only)	Full refund
Organ transplant ¹	Full refund
Psychiatry and psychotherapy ¹ (in-patient and day-care treatment only)(10 month waiting period applies)	Full refund
Accommodation costs for one parent staying in hospital with an insured child under 18 ¹	€30/£22/\$40/CHF33 per day, max. 30 days Full refund
Emergency in-patient dental treatment	Full refund
Other benefits - please refer to note 2 for more information on Treatment Guarantee	
Day-care treatment ²	Full refund
Kidney dialysis ²	Full refund
Out-patient surgery ²	Full refund
Nursing at home or in a convalescent home ² (immediately after or instead of hospitalisation)	€2,500/£1,830/ \$3,550/CHF2,750 €2,500/£1,830/ \$3,550/CHF2,750
Rehabilitation treatment ² (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	Full refund
Local ambulance	Full refund, max. 42 days
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Full refund
CT and MRI scans (in-patient and out-patient treatment)	Full refund
PET ² and CT-PET ² scans (in-patient and out-patient treatment)	Full refund
Oncology ² (in-patient, day-care and out-patient treatment)	Full refund
• Purchase of a wig	€200/£150/\$280/CHF220, per lifetime
Routine maternity ² (in-patient and out-patient treatment) (10 month waiting period applies)	€12,000/£8,800/ \$17,000/CHF13,200
Complications of pregnancy and childbirth ² (10 month waiting period applies)	Full refund
In-patient cash benefit (per night)(where treatment has been received free of charge)	€150/£110/\$210/CHF165 max. 25 nights
Emergency out-patient treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan)	€750/£550/\$1,050/CHF825
Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	€750/£550/\$1,050/CHF825
Palliative care ²	Full refund
Long term care ²	Full refund, max. 90 days per lifetime

Please note that these plans are only available to individuals who are resident in France, Benelux, or Monaco, or who are expatriated from France, Benelux, Switzerland or Monaco.

We have created a bundled package specifically for corporate groups which includes the Indigo Expat Core Plan, an Out-patient Plan (choice of three) and a Dental Plan. Please note that these plans are not available for sale separately. There is also an optional Indigo Expat Evacuation and Repatriation Plan which can be purchased with this package.

The Indigo Expat Plans are available for groups of three or more employees.

Treatment Guarantee is required for all benefits indicated with a 1 or 2 in the following tables and may be required for other benefits. Please refer to note 2 within the "Notes" section for more information.

Indigo Expat: Out-patient Plans

Please select one of the Out-patient Plans below.

Out-patient Plan Benefits	Indigo Expat 100	Indigo Expat 90	Indigo Expat 80
Maximum plan benefit	No limit	No limit	No limit
Out-patient benefits			
Medical practitioner fees and prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund	90% refund	80% refund
Specialist fees	Max. €180/£130/\$250/ CHF200 per visit	90% refund, max. €180/£130/\$250/ CHF200 per visit	80% refund, max. €180/£130/\$250/ CHF200 per visit
Diagnostic tests	Full refund	90% refund	80% refund
Vaccinations	Full refund	90% refund	80% refund
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)	€350/£255/\$500/ CHF385	90% refund, max. €350/£255/ \$500/CHF385	80% refund, max. €350/£255/ \$500/CHF385
Prescribed physiotherapy, speech therapy, oculomotor therapy and occupational therapy ²	Max. 20 visits	90% refund, max. 20 visits	80% refund, max. 20 visits
Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to:	€350/£255/\$500/ CHF385	90% refund, max. €350/£255/ \$500/CHF385	80% refund, max. €350/£255/ \$500/CHF385
<ul style="list-style-type: none"> Physical examination Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) Cardiovascular examination (physical examination, electrocardiogram, blood pressure) Neurological examination (physical examination) Cancer screening: <ul style="list-style-type: none"> Annual pap smear Mammogram (every two years for women aged 45+, or earlier where a family history exists) Prostate screening (yearly for men aged 50+, or earlier where a family history exists) Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) Annual faecal occult blood test Bone densitometry (every five years for women aged 50+) Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime) 			
Infertility treatment (18 month waiting period applies)	€1,500/£1,100/ \$2,125/CHF1650	90% refund, max. €1,500/ £1,100/\$2,125/ CHF1650	80% refund, max. €1,500/ £1,100/\$2,125/ CHF1650
Psychiatry and psychotherapy (18 month waiting period applies)	Max. 15 visits	90% refund, max. 15 visits	80% refund, max. 15 visits
Prescribed medical aids	€1,000/£730/ \$1,400/CHF1,100	90% refund, max. €1,000/ £730/\$1,400/ CHF1,100	80% refund, max. €1,000/ £730/\$1,400/ CHF1,100
Prescribed glasses, contact lenses and laser eye treatment, including eye examination	€750/£550/ \$1,050/CHF825	90% refund, max. €750/£550/ \$1,050/CHF825	80% refund, max. €750/£550/ \$1,050/CHF825

Indigo Expat: Dental Plan

Dental Plan Benefits	Indigo Expat
Maximum plan benefit	No limit
Dental benefits	} 80% refund, max. €2,750/£2,000/\$3900/CHF3,000
Dental treatment	
Dental surgery	
Periodontics	
Orthodontic treatment and dental prostheses (10 month waiting period applies)	80% refund, max. €1,500/£1,100/\$2,125/CHF1,650

Indigo Expat Option: Evacuation and Repatriation Plan

The Indigo Expat Evacuation and Repatriation Plan is optional.

Evacuation and Repatriation Plan Benefits	Indigo Expat
Medical evacuation/repatriation²	Full refund
<ul style="list-style-type: none">Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre²If preferred, we will repatriate the insured person to the home country²Where ongoing treatment is required, we will cover hotel accommodation costs²Evacuation/Repatriation in the event of unavailability of adequately screened blood²If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs²	
Expenses for one person accompanying an evacuated/repatriated person ²	Max.7 days €3,000/£2,200/\$4,250/CHF3,300
Travel costs of insured family members in the event of an evacuation/repatriation ²	€2,000/£1,500/\$2,800/CHF2,200 per event
Repatriation of mortal remains ²	€10,000/£7,330/\$14,000, CHF11,000
Travel costs of insured family members in the event of the repatriation of mortal remains ²	€2,000/£1,500/\$2,800/CHF2,200 per event

Notes

1. Area of cover

The two different geographical areas of cover available are:

- Worldwide, which provides cover anywhere in the world
- Worldwide excluding USA

The chosen area of cover will be specified in the Insurance Certificate.

2. Treatment Guarantee

Certain treatments and costs require submission of a Treatment Guarantee Form in advance. Following approval by Allianz Worldwide Care, cover for these required treatments or costs can then be guaranteed. In the Table of Benefits, benefits which require pre-approval through submission of a Treatment Guarantee Form are indicated by either a 1 or a 2. These benefits are listed as follows along with further important details:

- All in-patient benefits¹ listed
- Day-care treatment²
- Kidney dialysis²
- Out-patient surgery²
- MRI (Magnetic Resonance Imaging) scan. Treatment Guarantee may be required for this test if you would like us to settle the bill directly with the medical provider.
- PET² (Positron Emission Tomography) and CT-PET² scans
- Nursing at home or in a convalescent home²
- Routine maternity² and complications of pregnancy and childbirth² (in-patient treatment only)
- Oncology² (in-patient and day-care treatment only)
- Occupational therapy² (out-patient treatment only)
- Rehabilitation treatment²
- Medical evacuation/ repatriation where covered²
- Travel costs of insured family members in the event of an evacuation/repatriation²
- Repatriation of mortal remains²
- Travel costs of insured family members in the event of the repatriation of mortal remains²
- Expenses for one person accompanying an evacuated/repatriated person²
- Palliative care ²
- Long term care²

¹If Treatment Guarantee is not obtained for the benefits listed with a 1, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only 80% of the eligible benefits.

²If Treatment Guarantee is not obtained for the benefits listed with a 2, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only 50% of the eligible benefits.

We should be contacted at least five working days before receiving treatment, so that we can ensure that there will be no delays at the time of admission. This will ensure that members benefit from cashless access to hospitals for in-patient treatment, where possible, and have their treatment overseen by our team of medical professionals.

If you have any queries, please do not hesitate to contact us:

Assurances INDIGO EXPAT
63, rue de Provence
75009 Paris
France

In the case of an emergency, we should be informed within 48 hours of the event to ensure that no Treatment Guarantee penalty will apply to the claim.

The Treatment Guarantee Form is available to download from our website:
www.allianzworldwidecare.com.

3. Claims process and turnaround

Allianz Worldwide Care has a simple claims process in place to ensure that members can seek reimbursement for medical expenses.

Fully completed Claim Forms are processed and payment instructions issued to the member's bank **within 48 hours**. Where further information is required to complete the claim, the member/medical practitioner will automatically be notified by email or mail within 48 hours of receipt of the Claim Form. An email is sent automatically to the member (where email addresses are provided to us) to advise them when the claim is received and when it is processed.

This swift claims processing policy ensures that members receive their claims payment in the most effective and efficient manner.

The Claim Form is available to download from our website:
www.allianzworldwidecare.com.

4. Benefit limits

There are two kinds of benefit limits shown in the Table of Benefits. The **maximum plan benefit**, which applies to certain plans, is the maximum we will pay for all benefits in total, per member, per Insurance Year, under that particular plan. Some benefits also have a **specific benefit limit**, for example "Nursing at home or in a convalescent home". Specific benefit limits may be provided on a "per Insurance Year" basis, a "per lifetime" basis or on a "per event" basis, such as per trip, per visit or per pregnancy. In some instances we will pay a percentage of the costs for the specific benefit e.g. "90% refund, max. €350/£255/\$500/CHF385". Where a specific benefit limit applies or where the term "Full refund" appears next to certain benefits, the refund is subject to the maximum plan benefit, if one applies to your plan(s). All limits are per member, per Insurance Year, unless otherwise stated in your Table of Benefits.

5. Policy terms and conditions

Please note that cover for smaller groups is subject to underwriting. We reserve the right to apply special conditions including the recalculation of the premium to the group scheme to reflect the higher risk due to pre-existing medical conditions or additional risk factors. Pre-existing conditions (including any pre-existing Chronic Conditions) are covered subject to the pre-existing conditions being declared on the Application Form. Cover is conditional upon acceptance of your application, which is only confirmed when an Insurance Certificate is provided. This Table of Benefits provides an outline of the cover we provide under each plan. Cover is subject to our policy terms and conditions, as detailed in our Employee Benefit Guide, which is issued to members upon policy inception. This Employee Benefit Guide can also be downloaded from www.indigo-expat.com.

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